

CLAIMS

1. A multi-transaction services system comprising:  
 a plurality of service request and supply channels, each channel  
 including channel-specific hardware and software;  
 at least one operation means including operation-specific hardware and  
 software; and  
 an integrated channel manager connected between the channels and the  
 operation means, the integrated channel manager having (i) a first interface layer for  
 interfacing the channel-specific components of each channel, (ii) a second interface  
 layer for interfacing the operation means, and (iii) a third layer between the first and  
 second interface layers and including at least one application service connectable to  
 any channel in a channel-independent manner.
2. A multi-transaction services system according to claim 1, wherein (i) the  
 plurality of channels comprise financial service channels, (ii) the operation means  
 comprises a plurality of financial service operations means, and (iii) the application  
 service comprises a plurality of business application services.
3. A multi-transaction services system according to claim 2, wherein the  
 business application services comprise at least one of a balance inquiry, an account  
 credit, an account debit, a cash deposit, a cash withdrawal, a cheque deposit, a cheque  
 withdrawal, a loan inquiry, a mortgage inquiry, and an insurance inquiry.

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4. A multi-transaction services system according to claim 2, wherein the financial service channels comprise at least two of an automated teller machine, a self service sales terminal, a home banking system, a digital telephone connection, a financial services branch office, a financial branch sales office, and an interactive television system.

5. A multi-transaction services system according to claim 2, wherein the business application services comprise at least one of a transaction processing host computer, an item processor, a relationship management database, a financial call center, and an external financial database.

6. A multi-transaction services system according to claim 2, wherein the integrated channel manager includes:

a first layer (L1) for receiving customer requests for a plurality of different channel-specific financial services and providing access to the operation, administration, and maintenance of the service requests;

a second layer (L2) for monitoring the operation of the business application services;

a third layer (L3) for providing interfaces between the plurality of channel-specific services and the plurality of financial service operation means, and providing the business application services;

a fourth layer (L4) for providing application enabling services; and

a fifth layer (L5) for providing distributed system services.

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7. A multi-transaction services system according to claim 6, wherein the second, fourth, and fifth layers (L2, L4, L5) comprise the middleware NCR Top End.

8. A multi-transaction services system according to claim 1, wherein (i) the plurality of channels comprise retail service channels including at least two of a point of sale service, an automatic vending service, and a loyalty card service, and (ii) the operation means comprises at least a relationship database.

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